



total health and wellness

Programs for healthier employees

total health and wellness

Everyone has different needs when it comes to managing their health. Our healthcare management programs guide individuals every step of the way, from inspiring healthy habits to help managing chronic conditions to case management for complex conditions.

This approach to healthcare management helps ensure a healthier, more satisfied and productive workforce while helping you to lower your costs. Blue Shield of California has supported healthy living in California for over 70 years. We know that healthier members mean healthier business.

That's why our programs focus on proactive prevention through a personalized approach, empowering and supporting employees. We have tools and support for all members – from those who are healthy to those who are acutely, critically, or chronically ill.

Our approach to health and wellness includes three key components:

Healthy living

Keeps members well by identifying health risks early, and providing programs and support to show them how to adopt healthier habits. Your employees can choose from a variety of programs to help them with their health and fitness goals, including nutrition, weight management, exercise, stress management, tobacco cessation, and emotional wellness.

Living better

Gives employees who need extra attention the support and information they need to help them be as healthy and productive as possible. Programs like LifeMAP and Guided Imagery include registered nurses who reach out to educate them prior to hospitalization and after discharge, to help foster a faster recovery. Living better includes case management and disease management programs that offer support and tools for members with chronic and complex health issues.

24/7 support

Puts your employees in control of their healthcare and life decisions, with access to personal counseling, resources, and expert advice around the clock.

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24/7 support

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healthy living

Our healthy living programs help those at risk and those who are healthy by identifying risks early, and providing tools and support to show members how to adopt healthier habits. Most healthcare costs are from preventable illnesses resulting from poor lifestyle choices such as smoking, overeating, and not exercising.

Our health programs help our members make better lifestyle choices, give them power over their health, and best yet, can lower medical costs. From targeted prevention reminders to the Healthy Lifestyle Rewards program, these tools help employees and businesses stay well while helping to hold costs down.

Prevention Program

Help employees be proactive about their health care

Blue Shield actively promotes member wellness and prevention of illness through systematic outreach to members regarding critical preventive health topics. The primary goal of this program is to help decrease the cost of health care through timely immunizations and disease screenings. Members receive Preventive Health Guidelines in new member enrollment materials, which are also available to them online.

Targeted communications are sent to members based on a combination of demographics and claims history. Key examples include immunization reminders and women's and men's health reminders.

This program is available to all fully insured and ASO groups.

Healthy Lifestyle Rewards

Encouraging healthy habits

Healthy Lifestyle Rewards is a fully integrated online program offered to all our members ages 18 and older. The ultimate goal of this program is to attack the root cause of chronic illness by focusing, motivating, supporting, maintaining, and rewarding individual reduction of modifiable risk factors. This tailored program begins with a Wellness Assessment, which provides members with an outline of their specific risk levels for a variety of health conditions and common risk factors, such as weight and blood pressure. Members receive instant feedback via an assessment score, as well as information on how behavior modification can change the score, and an action plan for reducing risks. Healthy Lifestyle Rewards provides easy-to-use interactive online tools, helpful articles, and detailed information on a variety of health conditions to help support each member's goals in many areas:

- Stress reduction
- Weight management
- Smoking cessation
- Exercise
- Emotional wellness
- Nutrition

Wellness Assessment responses are entered into the predictive triage engine, enabling referrals to appropriate programs, as well as making information available to clinicians in case management, disease management, and NurseHelp 24/7SM to support member lifestyle behavior changes.

This program is available to all fully insured and ASO groups. It has an incentive buy-up option for fully insured and ASO groups with a minimum of 300 employees; also available to non-member employees as a buy-up. The incentive offers money to employees for participation in Healthy Lifestyle Rewards, and serves as further encouragement to use the program and take control of their health.

Shield Wellcheck

Onsite biometric screenings

With Shield Wellcheck,SM employers can take a more active role in encouraging employees to learn more about their health. Onsite screenings can help determine a variety of biometric and lab values, including blood pressure, cholesterol, height, weight, body mass index, and blood glucose levels. Members who know their numbers can make better decisions, get the care they need, and make important lifestyle changes.

Shield Wellcheck brings screenings to the worksite and makes it easy for groups to gather valuable aggregate information to better understand their population's risks so they can promote awareness and risk reduction techniques.

This program is available as a buy-up for fully insured and ASO groups with a minimum of 300 employees and is also available to non-member employees as a buy-up.

Health Coach

Personal support to change unhealthy behaviors

Changing behavior can be hard. Health Coach makes it easier to change habits that may be harming members' health. Through personalized support, a health coach can encourage members to take a more active role in their health.

Coaches help members focus on modifiable health risks:

- Weight management – creating a plan to manage factors contributing to weight gain, to achieve better health and well-being
- Blood pressure – monitoring factors that can keep blood pressure in check
- Cholesterol – monitoring unsafe levels of cholesterol

- Nutrition – introducing nutritional information and developing nutritional goals to promote healthier living
- Smoking – creating a plan to quit smoking
- Stress management – suggesting tools and an action plan to better manage stress for overall well-being
- Exercise – developing a healthy routine of physical activity to promote a healthier life

This program is available as a buy-up for fully insured and ASO groups with a minimum of 300 employees and is also available to non-member employees as a buy-up.

Four modifiable behaviors – lack of exercise, poor nutrition, smoking, and excessive alcohol use – are related to chronic diseases, the most costly of all health problems, and the most preventable.

"The Power of Prevention," Centers for Disease Control and Prevention (CDC), 2009.

modifiable behaviors

lack of
exercise

poor
nutrition

smoking

excessive
alcohol

Onsite wellness programs

Making wellness easy for your employees

The onsite wellness programs include onsite screenings and immunizations. They also include group exercise classes and a wide variety of seminars on topics ranging from nutrition to fitness and everything in between. Also available are lifestyle management courses where health coaches on a weekly basis help employees learn to make lasting changes in practical ways. These onsite services combined with online and telephone services can assist in reducing employee health risks and improving the health and productivity of your workforce.

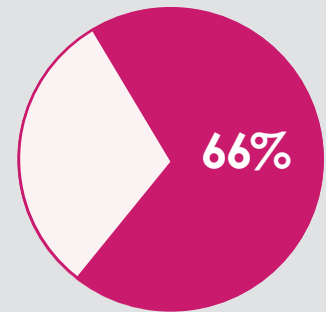
This full range of extra services brought right to the worksite can be customized to fit your needs and budget, including the topics and length of services. To better support your group, experienced professionals teach these courses with a team of health educators, registered dieticians, nutritionists, exercise specialists, and certified health coaches.

These programs are available as a buy-up to all fully insured and ASO groups with a minimum of 300 employees and are also available to non-member employees as a buy-up.

employer participation

To offset costs, two-thirds of companies surveyed will enhance wellness programs, have increased employer/employee cost sharing, and encourage generic drug usage.

PricewaterhouseCoopers Thought Leadership, June 15, 2009.



Tobacco Cessation Program

Helps employees kick the habit

Blue Shield's Tobacco Cessation Program, Quit For Life, provided by Free & Clear and the American Cancer Society, uses an evidence-based combination of physical, psychological, and behavioral strategies to help individuals overcome their addiction to tobacco. The program, which provides nicotine replacement therapy – at no extra cost to employees – integrates phone-based cognitive behavioral coaching, medication support, and Web-based learning and social support.

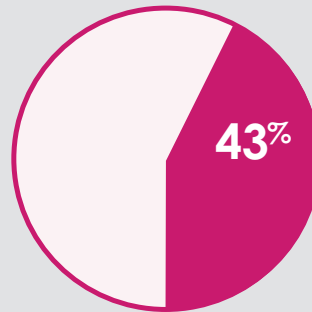
Employers can monitor enrollment and quit rates of their employee population via aggregated summary reports on a quarterly basis.

This program is available as a buy-up to all fully insured and ASO groups and is also available to non-member employees as a buy-up.

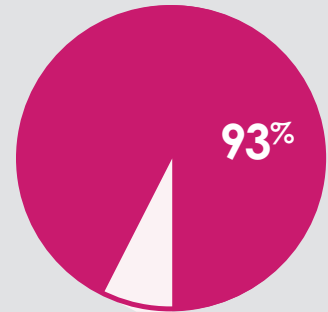
The smoking cessation program that Blue Shield offers has a 43% quit rate, with a 93% satisfaction score from participants.

Free & Clear Report, 2010.

quit rate



program satisfaction



Wellness discount programs

Help employees save money

We offer a range of value-added programs,* at no additional charge, to complement our health plan benefits, giving members more cost-saving opportunities on healthcare resources.

Program	Description and discount available for members
Diet and exercise <ul style="list-style-type: none"> 24-hour Fitness, ClubSport, and Renaissance ClubSport Weight Watchers 	<ul style="list-style-type: none"> Discounts on membership fees and gym fees, including waived enrollment and processing fees Special pricing on membership rates for local meetings, at-home kits, and online program savings
Non-prescription drugs Drugstore.com	<ul style="list-style-type: none"> 5% off non-prescription drugs 15% off herbal vitamins and supplements in the natural supplements line 15% discount for contact lenses (first-time customers) and 5% discount for any subsequent orders 5% back in rewards for every dollar spent (with participation in the drugstore.com dollars program)
Alternative care <ul style="list-style-type: none"> Acupuncture Chiropractic Massage therapy 	<p>25% discounts for services</p>
Vision <ul style="list-style-type: none"> Exams, lenses, and frame discounts LASIK 	<ul style="list-style-type: none"> 20% discount at participating providers 15% discount on LASIK laser vision correction surgery through the TLCVision provider network in California

* These discount program services are not a covered benefit of Blue Shield health plans, and none of the terms or conditions of Blue Shield health plans applies.

The network of practitioners and facilities in the discount programs are managed by the external program administrators identified below, including any screening and credentialing of providers. Blue Shield does not review the services provided by discount program providers for medical necessity or efficacy. Nor does Blue Shield make any recommendations, representations, claims or guarantees regarding the practitioners, their availability, fees, services, or products.

Some services offered through the discount program may already be included as part of the Blue Shield health plan covered benefits. Members should access those covered services prior to using the discount program.

Members who are not satisfied with products or services received from the discount program may use Blue Shield's grievance process described in the Grievance Process section of the *Evidence of Coverage* or *Certificate of Insurance*. Blue Shield reserves the right to terminate this program at any time without notice.

Discount programs administered by or arranged through:

- Healthyroads Inc. – Healthyroads and American Specialty Health Networks are subsidiaries of American Specialty Health Inc.
- Discount Vision Program – MESVision
- LASIK and PRK – Laser Eye Care of California LLC
- Weight control – Weight Watchers North America
- Fitness facilities – 24 Hour Fitness, ClubSport, and Renaissance ClubSport
- Health products (excluding prescription drugs) – drugstore.com

Prenatal education

Promote healthy pregnancies

Our Prenatal Education Program promotes a healthy pregnancy by providing information about prenatal and postnatal care. Mailings include a book as well as other materials that offer practical advice and useful information on what to expect from the first trimester

of pregnancy to postnatal care. Members can apply online in the Health & Wellness section of blueshieldca.com or enroll over the phone.

This program is available to all fully insured and ASO groups.

living better

Living better is a comprehensive approach to identifying early those at risk for chronic conditions or complex health issues, and giving them management tools and support. Through health data analysis and a wide variety of proven programs, we help make every health coverage dollar count. Living better includes case management and disease management programs that offer support and tools for members with chronic and complex health issues.

A study* of our disease management programs demonstrated an aggregate 3:1 return on investment for five chronic conditions, resulting in cost savings and measurable decreases in ER utilization, lost productivity, and absenteeism.

* Blue Shield of California Medical Informatics Study Results, 2008.

Case management

Personalized approach to patient care

Our case managers help ensure members have access to the right care at the right time. Case managers provide customized patient support for a variety of medical needs to improve patient satisfaction and quality of life.

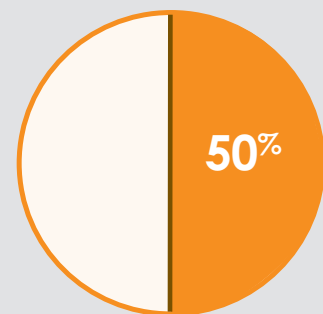
Programs include:

- **Transplant program***
Members receive personalized information and assistance from a transplant care manager who monitors the member throughout inpatient and outpatient treatment.
- **High-Risk Case Management Program†**
Customized patient support helps members with highly complex conditions with challenging emotional, social, and end-of-life issues; members with catastrophic illnesses and injuries; and newborns with major medical conditions. Since the implementation of our high-risk case management program, member satisfaction levels have consistently been in the 90th percentile.‡
- **Neonatal Intensive Care Unit ("NICU") Case Management Program†**
Promotes appropriate medical management for newborns with complex medical conditions, extremely low birth weight, or requiring major surgery.
- **Chronic Complex Case Management Program†**
Case manager support for members with advanced chronic diseases such as cancer and renal disease.
- **High-Risk Maternity Case Management Program†**
Personalized coaching and management to help reduce the number of premature and complicated births, improve quality of care, and promote optimal birth outcomes.
- **Musculoskeletal Case Management Program#**
Member-centered case management designed to support self-management of musculoskeletal conditions that can cause pain, reduced productivity, and incur high costs.

Fifty percent of the U.S. population lives with at least one chronic condition.

America's Health Insurance Plans: Innovations in Prevention, Wellness, and Risk Reduction, 2008

living with a chronic condition



* This program is available to all fully insured and ASO groups.

† This program is available to all fully insured groups and as a buy-up to ASO groups.

‡ ESAS Quality of Life Survey, Alere Inc. 2009.

This program is available as a buy-up to fully insured and ASO groups with a minimum of 300 employees.

Disease management

A whole-person approach to improving health

Our disease management programs are designed to help members with certain conditions improve their quality of life by encouraging them to take an active role in managing their condition. Participating members receive interactive online support, as well as educational mailings, and are encouraged to call as needed. Certain members at higher risk may also receive telephone outreach from a nurse, and select members may receive home monitoring for more direct interaction with care managers.

Our program's success is attributed to a "whole person" approach, with monitoring from a team that includes a pharmacist, nutritionist/dietician, and mental health counselor.

Because we use an engagement model for program participation, eligible members are automatically enrolled in the program. Using this opt-out model has resulted in a 95%* participation rate for members in the program.

Members in our disease management and case management programs also have 24/7 access to the online Care Center. The Care Center provides access to interactive online tools, displays uploaded biometric data from home monitoring, and stores member-reported health history, enabling member self-management and communication with a nurse care manager.

These programs are available to all fully insured groups and to ASO groups as a buy-up.

Disease management programs provide support for members with the following chronic conditions, as well as home-monitoring tools for higher-risk members

Chronic condition	Monitoring tool
Heart failure	Weight scale and symptom kit
Asthma	Peak flow meter for self-monitoring
Diabetes	Glucose meter and symptom kit
Coronary artery disease (CAD)	Blood pressure cuff and symptom-monitoring kit
Chronic obstructive pulmonary disease (COPD)	Symptom-monitoring kit

* Blue Shield of California Medical Informatics Study Results, 2008.

Health Advocate

Member-focused guidance

Knowing where to turn in times of need can be a daunting task. The Health Advocate program provides clients with a dedicated team of registered nurses and pharmacists. This team provides members with a proactive approach to help them navigate the healthcare system, resolve problems including managing medication regimen, answer health and treatment-related questions, provide health counseling, and support coordination of care more

efficiently among members, physicians, and specialty condition management programs. Health Advocate promotes informed decision-making and participation in a healthier lifestyle.

This program is available as a buy-up for fully insured and ASO groups with a minimum of 1,000 enrolled employees.

CareTips

CareTips is a clinical messaging program designed to improve quality and care. Sent to both members and providers, the messages are based on nationally recognized clinical practice guidelines and are intended to encourage preventive care and support improvement in treatment outcomes.

CareTips is delivered as a component of one overarching clinical program that integrates clinical messaging with NurseHelp 24/7, case management, and disease management. This strategic integration allows for key health messages to be reinforced at various touch points with a given member.

Provider CareTips alerts participating physicians to their patients who are out of compliance with generally accepted clinical practice guidelines regarding their medication use and/or care. The alerts are delivered via mail or fax on a quarterly basis.

This program is available to all contracted physicians.

Member CareTips provides personalized reports to members by mail to alert them about potential gaps in their care, inappropriate medication usage, and recommended preventive screenings. The personalized reports are designed to facilitate education, self-management, and an open dialogue between members and their physicians.

An example of a CareTips message:

Are you ready to take control of your diabetes? Get regular A1C tests. These tests:

- Show how well you've been managing your diabetes.
- Help your doctor adjust your diabetes treatment as needed.

An A1C test is recommended at least twice a year. Ask your doctor how often you need an A1C test.

This program is available as a buy-up for fully insured and ASO groups with a minimum of 300 employees.

LifeMAP and Guided Imagery Program

LifeMAP is an outreach program where Blue Shield's registered nurses contact our members to help make sure their preparation for and recovery from surgery is as smooth and comfortable as possible. This program also helps members avoid unnecessary ER visits.

Members who are identified for surgery with select procedure codes are automatically selected for the LifeMAP and Guided Imagery Program.

The Guided Imagery Program – which uses a mind/body technique to facilitate relaxation and healing – provides a CD or audiotape prior to surgery. These programs are available to all fully insured and ASO groups.

recommended

One hundred percent of members who used guided imagery would recommend it to a friend or family member.

Blue Shield of California Survey of Guided Imagery Users, 2008.



Pharmacy

Integrated pharmacy programs to better support member health

The fact that Blue Shield manages its own integrated pharmacy benefits is what differentiates us from the competition. Members with medication-use issues identified through member touch points, such as disease management or case management, can be referred to a Blue Shield pharmacist for consultation to help resolve prescription problems. Pharmacy, medical, and lab data are provided directly to our disease management, case management, and medication therapy management program systems for a full view of members' medication use to enable health management and treatment discussions between members and their physicians.

In addition, our education-focused, evidence-based approach to medication management helps ensure that Blue Shield members are provided healthcare services and treatments likely to achieve health goals at a cost savings for you and your employees.

The following integrated pharmacy and medical management programs deliver comprehensive coordinated services for our members:

Pharmacy first-fill

Early identification of members for disease and case management programs based on their first fill of prescription drugs.

Medication therapy management

Blue Shield pharmacists assist complex/catastrophic case managers and Health Advocate program nurses with members' medication use issues. They'll provide medication therapy management consultations to members, and respond to pharmacy benefit coverage questions from members and case managers to promote safe, cost-effective use of drugs.

Medication reconciliation

High-risk members (those with 10 or more medications, previous admission within the past 6 months, or a senior 60 years old or older) in an underwritten PPO, ASO, or Medicare Advantage plan will be contacted by a Blue Shield nurse after a hospital discharge to identify and address medication use issues that may pose a risk for hospital and emergency room readmissions. For more complex medication issues, a Blue Shield pharmacist is involved in assessing medication use. Medications prior to hospitalization are reviewed against medications prescribed at discharge to avoid drug duplication or continuing drugs that have been discontinued by a physician; barriers to filling prescriptions are managed or resolved quickly; and barriers to using medications appropriately and optimally (side effects, drug interactions, harmful drugs to avoid in certain patient populations) are managed with the member's physician with the goal of reducing or eliminating medication related events that require readmission.

Retrospective drug utilization review

Helps to improve patient care and reduces costs through management of targeted quality issues in antidepressant medication use, antibiotic prescribing, use of drugs that may not be safe with the elderly, drugs commonly abused, and those with high toxicity potential.

Provider network education

Blue Shield medical directors and pharmacists collaborate with IPAs and medical groups to identify cost drivers and appropriate medical intervention strategies to help keep healthcare costs affordable and provide quality care.

These services are available to all fully insured and ASO groups.

NurseHelp 24/7

Registered nurses available anytime

The NurseHelp 24/7SM service offers members around-the-clock support online or by phone from registered nurses who can give immediate answers and reliable information about minor illnesses and injuries, chronic conditions, medical tests, medications, and preventive care. This program offers a helpful and convenient alternative when it's not an emergency. NurseHelp 24/7 is fully integrated with our case management

and disease management programs so nurses speaking with members have access to immediate health history and can reinforce key health messages and provide a seamless experience for the member.

This program is available to all fully insured groups, and as a buy-up to ASO groups.

LifeReferrals 24/7

Keep life in balance

LifeReferrals 24/7SM provides support for members in all areas of their life – from relationships, child and elder care, to financial and legal issues. Unlike some of our competitors, we offer our members in California three face-to-face

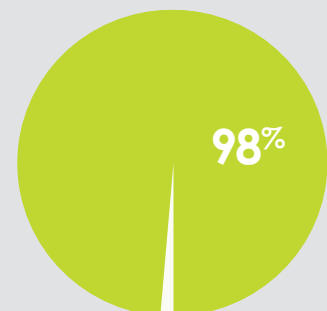
counseling sessions with licensed therapists in each six-month period – with no extra charge.

This program is available to all fully insured groups, and as a buy-up to ASO groups.

Ninety-eight percent of members are highly satisfied with LifeReferrals 24/7.

Blue Shield of California Satisfaction Survey Report, 2010.

highly satisfied



Online pharmacy resources

Information and tools

Available any time our members need them, these online pharmacy resources offer a wealth of information and tools.

- **Drug Database & Formulary** provides information about drug coverage, formulary status, costs, and generic alternatives.
- **Drug Interactions Tool** analyzes risks from combining particular prescription and over-the-counter drugs, dietary supplements, and herbal products, so members can be warned of possible drug interactions.
- **Ask the Pharmacist** lets members send questions to University of California, San Francisco, pharmacists, and receive a confidential answer online within two days.
- **Find a Pharmacy** helps members locate network pharmacies near where they live or work.
- **Mail service pharmacy** allows members using maintenance medications to order 60- to 90-day supplies, depending on their benefit plan, check the status of an order, and more.

Blueshieldca.com

We believe that encouraging wellness goes beyond basic health plan benefits. That's why all Blue Shield members have access to **blueshieldca.com**, a resource site to help them get and stay healthy – at no additional charge.

Blue Shield's website offers a wide variety of resources around the clock:

- **My Health Plan** lets members review their benefits and plan details, check claims, download forms, and more.
- **Find a Provider** makes it easy to locate network physicians, hospitals, dentists, optometrists, and other healthcare providers. They can also get patient satisfaction scores and efficiency indicators for hospitals, PPO physicians, and HMO medical groups with Performance Profile.
- **The Pharmacy** section is packed with helpful resources, including information about drugs and generic alternatives, mail-order prescriptions, and network pharmacy locations.
- **Health & Wellness** provides easy access to a range of programs, an online library of health information, educational resources, interactive tools, and NurseHelp 24/7 chat.
- **Condition Management Tool** provides treatment options based upon the specifics of health conditions and evidence-based medicine.
- **Hospital Comparison Tool** provides comparative data on hospitals based on individual criteria, such as cost, length of stay, location, mortality rate, and other considerations.
- **Ask & Answer** enables members to ask health-related questions and get answers from clinicians and other Blue Shield members.
- **Ratings and Reviews** allows members to give candid, public feedback about their plans and post reviews about their experience with Blue Shield. In addition, potential members can get tips and advice about choosing the right plan for their needs and Blue Shield can learn from the feedback to continue improving services.

appendix

Health data reporting

Transparency in numbers

We provide consultative reporting services* to help you understand what drives your healthcare coverage costs and what you can do about it. Standard reports include eligibility, utilization, unit cost, experience, large claims, disease management, and pharmacy. In addition, we'll highlight trends and work with employers to develop a plan of action. For example, the group's pharmacy report might indicate that claims are trending up for brand-name drugs. A medical director may recommend that the group could benefit from educating their employees about using generic drugs which can be just as effective as brand-name drugs for less money.

We collaborate with employers to continuously improve the efficiency of how members use their health plan through analysis of utilization trends.

Count on us for solutions. A team of professionals specifically trained on your benefits and programs is at your service to analyze, and provide cost-saving recommendations.

These services are available to all fully insured and ASO groups with a minimum of 100 employees.

Upon request, a medical director will explain your group's utilization trends and make key recommendations for cost-saving improvement.

* Reporting services are subject to state and federal confidentiality laws.

All programs are offered by Blue Shield of California and Blue Shield of California Life & Health Insurance Company (Blue Shield Life).

Summary of programs

From preventive risk reduction through early discovery and meaningful interventions, we help keep healthy employees healthy and assist those with illness recover and live better. Programs and services include:

Programs and services	Fully insured		ASO	
	Included	Available as a buy-up	Included	Available as a buy-up
Prevention Program	●		●	
Healthy Lifestyle Rewards	●		●	
Shield Wellcheck		●*		●*
Health Coach		●*		●*
Onsite wellness services		●*		●*
Tobacco-cessation		●†		●†
Wellness discount programs	●		●	
Prenatal Education Program	●		●	
Case management	●			●
Disease management	●			●
Health Advocate		●‡		●‡
Provider CareTips	●		●	
Member CareTips		●#		●#
LifeMAP and Guided Imagery Programs	●		●	
NurseHelp 24/7	●			●
LifeReferrals 24/7	●			●

* With a minimum of 300 employees; also available to non-member employees as a buy up

‡ With a minimum of 1,000 enrolled employees

† Also available to non member employees as a buy up

With a minimum of 300 employees

To find out more please log on to blueshieldca.com/employer.

Leading companies recognize the correlation between employee health and financial results – a dividend that includes lower costs, improved performance, and overall success.

"The Health Dividend: Capturing the Value of Employee Health," Towers Perrin Health Care Cost Survey, 2009.

For more information on these programs or to get a quote, contact your [Blue Shield sales representative](#).

